

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF VIRGINIA

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Michelle

First name

C.

Middle name

Taylor

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-8883

Debtor 1 **Michelle C. Taylor**

Case number (if known)

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.☐ I have not used any business name or EINs.Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live**5701 Barnwood Drive
North Chesterfield, VA 23234**

Number, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

Chesterfield

County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 **Michelle C. Taylor**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under**
- Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee**
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
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9. **Have you filed for bankruptcy within the last 8 years?**
- ☐ No.
- ☒ Yes.
- | | | | | | | | |
|----------|-----------------------------|------|----------------|-------------|-----------------|--|--|
| | VA - Chapter 13 | | | | | | |
| District | Dismissed 1/15/2015 | When | 1/03/14 | Case number | 14-30022 | | |
| <hr/> | | | | | | | |
| | VA - Chapter 7 | | | | | | |
| District | Discharged 7/18/2002 | When | 4/04/02 | Case number | 02-62848 | | |
| <hr/> | | | | | | | |
| District | | When | | Case number | | | |
| <hr/> | | | | | | | |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- | | | | |
|----------|--|-----------------------|--|
| Debtor | | Relationship to you | |
| District | | Case number, if known | |
| <hr/> | | | |
| Debtor | | Relationship to you | |
| District | | Case number, if known | |
| <hr/> | | | |
-
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Michelle C. Taylor**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Michelle C. Taylor**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Michelle C. Taylor**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michelle C. Taylor**Michelle C. Taylor**

Signature of Debtor 1

Signature of Debtor 2

Executed on **September 27, 2017**
MM / DD / YYYYExecuted on
MM / DD / YYYY

Debtor 1 **Michelle C. Taylor**

Case number (if known)

For your attorney, if you are represented by one**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Pia J. North

Signature of Attorney for Debtor

Date

September 27, 2017

MM / DD / YYYY

Pia J. North

Printed name

North Law Bar# 29672

Firm name

5913 Harbour Park Drive**Midlothian, VA 23112**

Number, Street, City, State & ZIP Code

Contact phone **(804) 739-3700**

Email address

Help@PiaNorth.com**29672**

Bar number & State

TransUnion
P.O. Box 2000
Chester, PA 19022

Allied Cash Advance
PO Box 8628
Hutchinson, KS 67504

Chesterfield County, VA
PO Box 26725
Richmond, VA 23261

Certegy Check Services, Inc.
11601 Roosevelt Blvd.
Saint Petersburg, FL 33716

Ballato Law Firm
3721 Westerre Parkway
Henrico, VA 23233

CJW Medical Center
P.O. Box 13620
Richmond, VA 23225

ChexSystems
Attn: Consumer Relations
7805 Hudson Rd., Suite 100
Saint Paul, MN 55125

CAC Financial Corp
2601 NW Expressway
Suite 1000 East
Oklahoma City, OK 73112-7236

Comcast
5401 Staples Mill Road
Richmond, VA 23228

Equifax Check Services
Post Office Box 30272
Tampa, FL 33630-3272

Capio Partners Llc
2222 Texoma Pkwy Ste 150
Sherman, TX 75090

Credit Adjument Board
8002 Discovery Drive
Suite 311
Henrico, VA 23229

Experian
Dispute Department
P.O. Box 4500
Allen, TX 75013

Cash Advance
2823 Crater Rd; #A
Petersburg, VA 23805

Dept Of Ed/Navient
Po Box 9635
Wilkes Barre, PA 18773

Telecheck Services Inc.
5521 Westheimer Road
Houston, TX 77056

Cash Net USA
175 West Jackson
Suite 1000
Chicago, IL 60604

Dept Of Ed/Navient
Attn: Claims Dept
P.O. Box 9635
Wilkes Barr, PA 18773

Commonwealth of VA-Tax
P.O. Box 2156
Richmond, VA 23218-2156

CB REGISTERED AGENT SERVICES
for Meadowbrook Farm HOA
7275 GLEN FOREST DR, SUITE 310
RICHMOND, VA 23226

Diversified Consultatns
PO Box 571
Fort Mill, SC 29716

Internal Revenue Service
Centralized Insolvency Unit
P O Box 7346
Philadelphia, PA 19101-7346

CCS
Two Wells Ave
Newton Center, MA 02459

Dominion Credit Union
One James River Plaza
Post Office Box 26646
Richmond, VA 23261-6646

Equifax Information Services
PO Box 740241
Atlanta, GA 30374

Central Furniture Co
3700 Mechanicsville Pike
Richmond, VA 23223

Eastern Account System INC
P.O. Box 837
Newtown, CT 06470

TransUnion Consumer Relations
2 Baldwin Place
PO Box 1000
Chester, PA 19022

Central Furniture Company, Inc
Michael J. Chaplin, Reg Ag
1919 Huguenot Rd, Ste 300
Richmond, VA 23235

Eos Cca
Po Box 981008
Boston, MA 02298

Godwin-Jones & Price, P.C.
Carytown Law Office
20 South Auburn Avenue
Richmond, VA 23221

Loan Max BKM
3440 Preston Ridge Dr #500
Alpharetta, GA 30005

Patent First Desc Main
P.O. Box 758941
Baltimore, MD 21275

Golds Gym
8904 W Broad St
Henrico, VA 23294

Meadowbrook Farm Homeowners
PO Box 94054
Richmond, VA 23234

Penn Credit
916 S 14th St
Harrisburg, PA 17104

Green Point Credit
P.O. Box 507
Memphis, TN 38101

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123

Personal Property?? RE???

Hampstead Apartments
2340 Hampstead Avenue
Richmond, VA 23230

Miramed Revenue Group
991 Oak Creek Dr
Lombard, IL 60148

Shapiro & Burson
236 Clearfield Ave; #215
Virginia Beach, VA 23462

Henrico Doctors Hospital
P. O. Box 740760
Cincinnati, OH 45274

Navient
Po Box 9500
Wilkes Barre, PA 18773

Sound & Spirit
P. O. Box 2667
Houston, TX 77252

IC System
Po Box 64378
Saint Paul, MN 55164

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes-Barr, PA 18773

The Fertility Institute of Virginia, LT
10710 Midlothian Turnpike
Suite 331
Richmond, VA 23235

Iq Data International
1000 Se Everett Mall Way
Everett, WA 98208

Navy Federal Credit Union
PO Box 3100
Merrifield, VA 22119-3100

The Vinings at Irongate
5500 Vinnings Drive
Richmond, VA 23234

Ivy Walk Apartments
4800 Burnt Oake Dr
Richmond, VA 23234

Navy Federal Credit Union
P.O. Box 3000
Merrifield, VA 22119-3000

Trident Asset Manageme
5755 Northpoint Pkwy
Alpharetta, GA 30022

Jewish Hospital
200 Abraham Flexner Way
Louisville, KY 40202

NCO Financial
P. O. Box 15740
Wilmington, DE 19850

US Dept of Education
Po Box 5609
Greenville, TX 75403

Life Touch
PO Box 6380
Aurora, IL 60598

Occidental Development LLC
1431 Bayhead Dr
Virginia Beach, VA 23453

Verizon
Po Box 650584
Dallas, TX 75265

Virginia Credit Union
7500 Boulders View Drive
Richmond, VA 23225

Virginia Credit Union
Po Box 90010
Richmond, VA 23225

Virginia Employment Commission
Accounts Receivable
Room 305
Richmond, VA 23218

Virginia IVF & Andrology
9030 Stony Point Parkway
Richmond, VA 23235

Virginia IVF and Andrology Ctr
Dennis Matt, Registered Agent
9030 Stony Point Pkwy Ste 390
Richmond, VA 23235

Wells Fargo Hm Mortgage
8480 Stagecoach Cir
Frederick, MD 21701

Yvonne Knight, MD, P.C.
3811 Gaskins Road
Richmond, VA 23230-1436